UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF NORTH CAROLINA DURHAM DIVISION

IN RE: KAREN DENISE HOLLINGSWORTH DEBTOR

CASE NO. 11-81953 CHAPTER 13

RESPONSE TO NOTICE OF FINAL CURE PAYMENT PURSUANT TO BANKRUPTCY RULE 3002.1(g)

To the Clerk Debtors, Debtor's Counsel and Chapter 13 Trustee:

The Creditor, Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as Trustee for Stanwich Mortgage Loan Trust, Series 2013-3, disagrees with the Notice of Final Cure payment filed on October 15, 2014.

The Creditor agrees that the amount required to cure the pre-petition delinquency as set forth in Creditor's claim and any supplements and/or amendments thereto has been paid in full.

The Debtor is contractually due for the September 1, 2014 payment.

/s/ Daria A. Barrett

Daria A. Barrett, Counsel for Creditor Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as Trustee for Stanwich Mortgage Loan Trust, Series 2013-3 State Bar Number 42188

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CERTIFICATE OF SERVICE

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the RESPONSE TO NOTICE OF FINAL CURE PAYMENT PURSUANT BANKRUPTCY RULE 3002.1(g) in the above captioned case were this day served upon the below named persons by electronic service and/or by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

Karen Denise Hollingsworth 833 Woodgrove Street Durham, NC 27703

William L. Yaeger Suite 501, 400 W. Main Street P.O. Box 100 Durham, NC 27702-0100

Richard M. Hutson, II 302 East Pettigrew St., Suite B-140 P. O. Box 3613 Durham, NC 27702

This 28th day of October, 2014.

/s/ Ryan Tomlin Ryan Tomlin Brock & Scott, PLLC 5121 Parkway Plaza Blvd., Suite 300 Charlotte, NC 28217

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